

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA**

In re:

Ernest Cataldo
Vicky Crawford-Cataldo
Debtor(s)

Case No. 17-13003-JDL

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

John Hardeman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/26/2017.
- 2) The plan was confirmed on 11/13/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/20/2019.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$143,290.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$34,680.99
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$34,680.99
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,984.68
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,889.63
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,874.31
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS	Unsecured	220.00	NA	NA	0.00	0.00
ACCOUNT MANAGEMENT RESOURC	Unsecured	225.00	NA	NA	0.00	0.00
ACCOUNT RECOVERY SPECIALISTS	Unsecured	4,801.00	NA	NA	0.00	0.00
ACE CASH EXPRESS	Unsecured	1,100.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Unsecured	500.00	NA	NA	0.00	0.00
AMERICAN COLLECTION	Unsecured	165.00	NA	NA	0.00	0.00
AMERICAN COLLECTION	Unsecured	15.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTIN	Unsecured	149.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTIN	Unsecured	78.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTIN	Unsecured	78.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTIN	Unsecured	54.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTIN	Unsecured	29.00	NA	NA	0.00	0.00
CAC FINANCIAL	Unsecured	219.00	NA	NA	0.00	0.00
CAC FINANCIAL CORP	Unsecured	117.00	NA	NA	0.00	0.00
CAC FINANCIAL CORP	Unsecured	422.00	NA	NA	0.00	0.00
CENTRAL STATE RECOVERY	Unsecured	1,618.00	NA	NA	0.00	0.00
CENTRAL STATE RECOVERY	Unsecured	150.00	NA	NA	0.00	0.00
CENTRAL STATE RECOVERY	Unsecured	53.00	NA	NA	0.00	0.00
CENTRAL STATES RECOVERY INC	Unsecured	46.00	NA	NA	0.00	0.00
CITY OF EDMOND	Unsecured	1,200.00	NA	NA	0.00	0.00
CITY OF MOORE	Unsecured	130.00	NA	NA	0.00	0.00
CITY OF OKLAHOMA CITY WATER U	Unsecured	568.00	568.12	568.12	0.00	0.00
COX COMMUNICATIONS	Unsecured	2,306.00	NA	NA	0.00	0.00
CREDIT COLLECTION	Unsecured	111.00	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	1,140.00	1,140.65	1,140.65	0.00	0.00
CREDIT SERVICE	Unsecured	2,542.00	NA	NA	0.00	0.00
DENTAL DEPOT	Unsecured	316.00	316.10	316.10	0.00	0.00
EMERALD FINANCIAL	Unsecured	1,575.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORPORATI	Unsecured	1,797.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CORPORATI	Unsecured	571.00	NA	NA	0.00	0.00
EUREKA WATER	Unsecured	586.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIRST FIDELITY BANK	Unsecured	600.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	419.00	NA	NA	0.00	0.00
HUNTER WARFIELD	Unsecured	123.00	NA	NA	0.00	0.00
IAN'S ENTERPRISE LLC	Unsecured	3,650.00	3,956.55	3,956.55	0.00	0.00
IC SYSTEM	Unsecured	362.00	NA	NA	0.00	0.00
INVITATIONAL APARTMENTS	Unsecured	3,923.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	712.64	712.64	0.00	0.00
NAVY FEDERAL CREDIT UNION	Secured	155,558.00	160,199.02	0.00	20,636.46	0.00
NAVY FEDERAL CREDIT UNION	Secured	13,867.31	13,867.31	13,867.31	0.00	0.00
NAVY FEDERAL CREDIT UNION	Secured	1,161.43	0.00	1,161.43	0.00	0.00
NAVY FEDERAL CREDIT UNION	Secured	NA	1,150.00	1,150.00	0.00	0.00
NAVY FEDERAL CREDIT UNION	Secured	NA	100.00	100.00	0.00	0.00
NCA	Unsecured	643.00	NA	NA	0.00	0.00
NCA	Unsecured	216.00	NA	NA	0.00	0.00
NPR TO MIDWEST LLC	Unsecured	832.00	900.33	900.33	0.00	0.00
OCAP OSRHE	Priority	5,080.00	5,081.98	5,081.98	0.00	0.00
OKLAHOMA ELECTRIC COOP	Unsecured	920.00	NA	NA	0.00	0.00
OKLAHOMA NATURAL GAS	Unsecured	NA	831.15	831.15	0.00	0.00
OKLAHOMA STUDENT LOAN AUTHC	Priority	0.00	NA	NA	0.00	0.00
OKLAHOMA TAX COMMISSION	Priority	NA	117.46	117.46	0.00	0.00
OKLAHOMA TAX COMMISSION	Unsecured	NA	5.65	5.65	0.00	0.00
ONLINE COLLECTIONS	Unsecured	375.00	NA	NA	0.00	0.00
PATRIOT AUTO SALES	Secured	10,599.00	10,640.04	10,640.04	3,853.54	609.22
PERITUS PORTFOLIO SERVICES	Secured	11,637.00	11,798.13	0.00	4,707.46	0.00
PERITUS PORTFOLIO SERVICES	Secured	266.80	0.00	266.80	0.00	0.00
PIKEPASS	Unsecured	400.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	1,030.00	1,306.15	1,306.15	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	1,356.15	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC LLC	Unsecured	514.00	514.56	514.56	0.00	0.00
PROGRESSIVE MANAGEMENT SYSTI	Unsecured	250.00	NA	NA	0.00	0.00
PROGRESSIVE MANAGEMENT SYSTI	Unsecured	50.00	NA	NA	0.00	0.00
RENT A CENTER	Unsecured	800.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEM COLLECTION	Unsecured	2,170.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Priority	23,021.00	23,078.87	23,078.87	0.00	0.00
US DEPARTMENT OF EDUCATION	Priority	46,169.00	46,525.84	46,525.84	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	2,340.00	2,440.14	2,440.14	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$20,636.46	\$0.00
Mortgage Arrearage	\$16,278.74	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,640.04	\$3,853.54	\$609.22
All Other Secured	\$266.80	\$4,707.46	\$0.00
TOTAL SECURED:	\$27,185.58	\$29,197.46	\$609.22
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$74,804.15	\$0.00	\$0.00
TOTAL PRIORITY:	\$74,804.15	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$12,692.04	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,874.31</u>	
Disbursements to Creditors	<u>\$29,806.68</u>	
TOTAL DISBURSEMENTS :		<u>\$34,680.99</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/10/2019

By: /s/ John Hardeman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.